

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 First Named Inventor : Magruder et al.
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10 Art Unit : 3692
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15 Examiner : Maguire, Lindsay
Title : Home Asset Management Account
20 Attorney Docket No. : WELL0027

Date: June 07, 2007

25 Commissioner for Patents
Mail Stop - Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE

30 Madam:

This is a Response to the non-final Office Action, dated 07 February 2007, for the
above-identified patent application. Amendment to the Specification is attached hereto.
35 Amendment to the Claims is attached hereto.

The Commissioner is hereby authorized to charge any additional fees due or credit any
overpayment to Deposit Account No. 07-1445.